

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Stern Lavinthal & Frankenberg LLC 105 Eisenhower Parkway - Suite 302 Roseland, NJ 07068 Telephone Number (973) 797-1100 Telecopier Number (973) 228-2679 Attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for Wells Fargo Bank, National Association, As Trustee For Securitized Asset Backed Receivables Llc Trust 2005-Fr4 Mortgage Pass-Through Certificates, Series 2005-Fr4 By: Jeanette F. Frankenberg, Esq.	
In Re: MaryAnn K. Smith Debtor(s)	Case No.: 18-14821-ABA Chapter: 7 Hearing Date: Judge: Andrew B. Altenburg, Jr.

**CERTIFICATION IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY**

I am a/an Assistant Secretary of Nationstar Mortgage LLC d/b/a Mr. Cooper ("Nationstar") and am authorized to sign this supplemental declaration on behalf of Nationstar, the successor servicer to Bank of America, N.A. This supplemental declaration is provided in support of the Motion for Relief from Stay (the "Motion") filed contemporaneously herewith.

1. I have personal knowledge of the facts contained in this declaration as follows: I am familiar with the systems of record that Nationstar uses to record and create information related to the residential mortgage loans that it services, including the processes by which Nationstar obtains the loan information in those systems. While many of those processes are attached are redacted copies of any documents that support the claim, such as promissory notes, purchase order, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements in support of right to seek a lift of the automatic stay and foreclose if necessary.

automated, the information manually entered by Nationstar employees relating to loans on those systems is based upon personal knowledge of the information and is entered into the system at or near the time the knowledge was acquired. These computerized records are created and maintained in the regular course of its business as a loan servicer and Nationstar relies on the records in the ordinary course to conduct its business as a loan servicer. These systems also include records of Bank of America, N.A., the prior servicer of the mortgage loan.

2. The Debtor has executed and/or delivered and/or is otherwise obligated with respect to that certain promissory note referenced in the Motion (the "Note"). Pursuant to that certain Mortgage referenced in the Motion (the "Mortgage"), all obligations of the Debtor under and with respect to the Note and the Mortgage are secured by the property referenced in the Motion.

3. Nationstar Mortgage LLC d/b/a Mr. Cooper services the Debt Agreement/Note/Home Equity Note on the property. In the event the automatic stay is modified, this case dismisses and/or the Debtor receives a discharge and a foreclosure action is commenced on the property, the foreclosure will be conducted in the name of Movant. Movant, directly or through an agent, has possession of the Debt Agreement/Note/Home Equity Note and held the Debt Agreement/Note/Home Equity Note at the time of filing the Motion. The Debt Agreement/Note/Home Equity Note is made payable to Movant or the Debt Agreement/Note/Home Equity Note has been duly endorsed.

4. As of 03/14/2018 there are one or more defaults in paying amounts due with respect to the Note.

5. As of 03/14/2018, the unpaid principal balance of the Note is \$543,599.95.

Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase order, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements in support of right to seek a lift of the automatic stay and foreclose if necessary

The following chart sets forth payments due pursuant to the terms of the Note, which have

been missed by the Debtor(s) as of 03/14/2018:

Number of Payments	From	To	Missed Principal and Interest	Missed Escrow (If Applicable)	Monthly Missed Payment Amount	Total Amounts Delinquent
6	11/01/2006	04/01/2007	\$3,601.89	\$660.92	\$4,262.81	\$25,576.86
6	05/01/2007	10/01/2007	\$4,720.47	\$660.92	\$5,381.39	\$32,288.34
6	11/01/2007	04/01/2008	\$531.32	\$660.92	\$1,192.24	\$7,153.44
6	05/01/2008	10/01/2008	\$4,801.89	\$660.92	\$5,462.81	\$32,776.86
6	11/01/2008	04/01/2009	\$4,849.86	\$660.92	\$5,510.78	\$33,064.68
6	05/01/2009	10/01/2009	\$4,335.97	\$660.92	\$4,996.89	\$29,981.34
6	11/01/2009	04/01/2010	\$4,023.55	\$660.92	\$4,684.47	\$28,106.82
6	05/01/2010	10/01/2010	\$3,851.37	\$660.92	\$4,512.29	\$27,073.74
6	11/01/2010	04/01/2011	\$3,935.97	\$660.92	\$4,596.89	\$27,581.34
12	05/01/2011	04/01/2012	\$3,894.12	\$660.92	\$4,555.04	\$54,660.48
12	05/01/2012	04/01/2013	\$3,975.74	\$660.92	\$4,636.66	\$55,639.92
6	05/01/2013	10/01/2013	\$3,896.44	\$660.92	\$4,557.36	\$27,344.16
6	11/01/2013	04/01/2014	\$3,857.67	\$660.92	\$4,518.59	\$27,111.54
18	05/01/2014	10/01/2015	\$3,857.67	\$4,734.84	\$8,592.51	\$154,665.18
6	11/01/2015	04/01/2016	\$3,893.88	\$4,734.84	\$8,628.72	\$51,772.32
3	05/01/2016	07/01/2016	\$4,001.46	\$4,734.84	\$8,736.30	\$26,208.90
3	08/01/2016	10/01/2016	\$4,001.46	\$1,378.10	\$5,379.56	\$16,138.68
6	11/01/2016	04/01/2017	\$4,072.60	\$1,398.64	\$5,471.24	\$32,827.44
6	05/01/2017	10/01/2017	\$4,142.95	\$1,398.64	\$5,541.59	\$33,249.54
4	11/01/2017	02/01/2018	\$4,177.65	\$1,391.16	\$5,568.81	\$22,275.24
1	03/01/2018	03/01/2018	\$4,177.65	\$1,398.99	\$5,576.64	\$5,576.64

Less post-petition partial payments (suspense balance): \$0.00.

Total: \$751,073.46

7. As of 03/14/2018, the date of the last payment received is 11/22/2011.

8. Attached hereto, as **Exhibit A**, is the Certification Re Calculation of Amounts Due.

Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase order, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements in support of right to seek a lift of the automatic stay and foreclose if necessary

Pursuant to 28 U.S.C. § 1746, I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed this 30 day of March, 2018

Mary Gracia
Name: _____
Title: _____

Mary Gracia
Assistant Secretary of
Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant

Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase order, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements in support of right to seek a lift of the automatic stay and foreclose if necessary

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR
9004-2(c)**

Stern Lavinthal & Frankenberg LLC
105 Eisenhower Parkway - Suite 302
Roseland, NJ 07068
Telephone Number (973) 797-1100
Telecopier Number (973) 228-2679
Attorneys for Secured Creditor,
**Nationstar Mortgage LLC d/b/a Mr. Cooper
as servicer for Wells Fargo Bank, National
Association, As Trustee For Securitized
Asset Backed Receivables Llc Trust 2005-
Fr4 Mortgage Pass-Through Certificates,
Series 2005-Fr4**
By: Jeanette F. Frankenberg, Esq.

In Re:

MaryAnn K. Smith
Debtor(s)

Case No.: 18-14821-ABA

Chapter: 7

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

CERTIFICATION REGARDING CALCULATION OF AMOUNTS DUE

(NOTE AND MORTGAGE DATED MARCH 25, 2005)

Mary Gracia _____ of full age, employed as _____ Assistant Secretary

by Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for Wells Fargo Bank, National

Association, As Trustee For Securitized Asset Backed Receivables Llc Trust 2005-Fr4

Mortgage Pass-Through Certificates, Series 2005-Fr4, hereby certifies the following:

Mortgage Recorded on 05/10/2005, in Atlantic County, in Book Vol. 12023, Instrument #
2005050522.

Property Address: 1516 Mays Landing Road, Folsom, NJ 08037

Mortgage Holder: Wells Fargo Bank, National Association, As Trustee For Securitized Asset
Backed Receivables Llc Trust 2005-Fr4 Mortgage Pass-Through Certificates, Series 2005-Fr4

I. PAYOFF STATEMENT

Unpaid Principal Balance	\$543,599.95
Accrued Interest	\$507,487.82
Attorney's fees and costs as of 03/14/2018:	\$931.00 **
Advances through 03/14/2018 for:	
Real Estate Taxes	\$187,825.52
Property Inspection	\$1,429.25
Other	\$0.00
Sub-Total of Advances	\$189,254.77
Less Escrow Monies	\$0.00
Net Advances	\$189,254.77
Interest on advances	
Other charges (specify) Foreclosure Fees & Costs	\$7,071.84
Property Preservation	\$1,175.00
BPO	\$320.00
Sheriff Costs	\$1,000.00
TOTAL DUE AS OF 03/14/2018	\$1,250,840.38

Date of last payment: 11/22/2011

** Attorney's fees and costs above include \$931.00 of fees and costs incurred by Movant in connection with seeking the relief requested in the motion for relief.

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate (as of 01/30/2018) \$390,000.00*

*Source: BPO (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

1. Real estate taxes as of 03/14/2018	\$187,825.52
2. First Mortgage (principal and interest), as of 03/14/2018	\$1,051,087.77
3. Second Mortgage (principal and interest),	
4. Other (specify on separate exhibit)	\$11,927.09
TOTAL LIENS	\$1,250,840.38

APPARENT EQUITY AS OF 03/14/2018 \$ 0.00 **

** If negative, insert zero (0).

I certify under penalty of perjury that the foregoing is true and correct.

3/30/18
(Date of signature)


Signature
Mary Gracia
Assistant Secretary of
Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant

Other Fees

Bankruptcy Attorney Fees & Cost	\$931.00
Property Inspections	\$1,429.25
Property Preservation	\$1,175.00
BPO	\$320.00
Sheriff Costs	\$1,000.00
Foreclosure Fees & Costs	\$7,071.84
Other Fees	\$0.00
Total	\$11,927.09

201505482



DESKTOP APPRAISAL WITH FIELD INSPECTION: Restricted Appraisal Report

Subject Property

Address 1516 MAYS LANDING ROAD FOLSOM NJ 08037
Loan Number [REDACTED]

Report Generated: 1/31/2018

Order ID [REDACTED]

Client

Submitted By

Alexandra Fasy

Inspection Type

Exterior

Name Nationstar Credit Risk Forward
Address 350 Highland Dr. ,Lewisville,TX-75067

Inspection Date

01/30/2018

Price Opinion

As Is	Current		0-90 Days	
	Price Opinion	Suggested List Price	Price Opinion	Suggested List Price
As Is	\$390,000	\$410,000	\$370,000	\$390,000
As Repaired	Price Opinion \$390,000	Suggested List Price \$410,000	Price Opinion \$370,000	Suggested List Price \$390,000

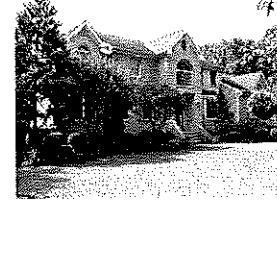
Main Photo



01.06.2018 12:12

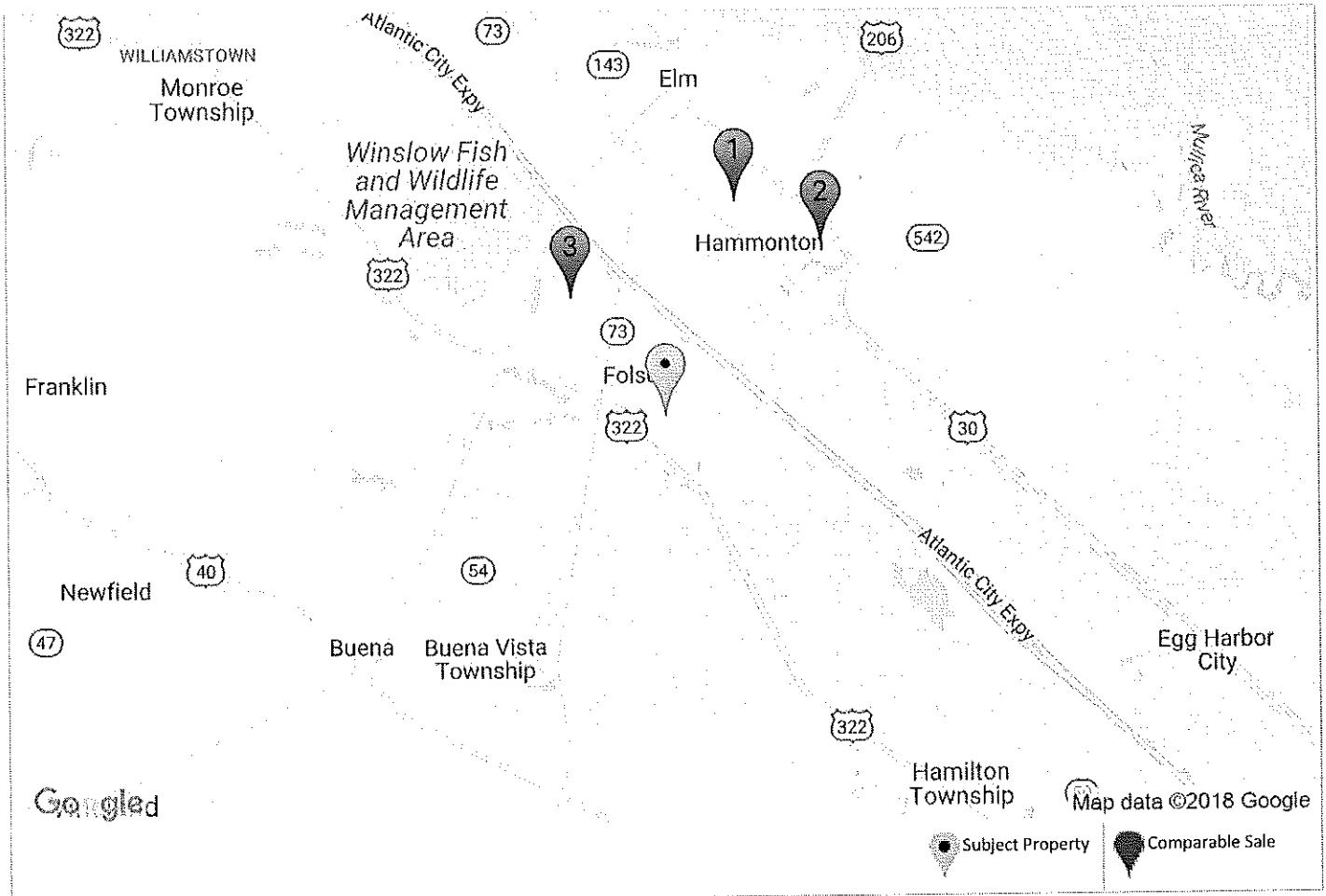


SELECTED COMPARABLES SALES

Subject Property	Sale Comp 1	Sale Comp 2	Sale Comp 3	
				
Address 1516 MAYS LANDING ROAD FOLSOM NJ, 08037	355 NORTH ST HAMMONTON NJ, 08037	41 GOLF DR HAMMONTON NJ, 08037	116 HUNTINGTON DR HAMMONTON NJ, 08037	
Data Source Public Records	MLS	Public Records	Public Records	
MLS# PATREND-V 6667468	NJSJS-V 477508	PATREND-V 6951425		
Proximity (mi) 4.08	4.21	2.74		
Latest List Date 10/19/2015	10/23/2016	03/27/2017		
Latest List Price \$289,900	\$475,000	\$489,219		
Sale Date 01/30/2017	10/24/2017	07/21/2017		
Sale Price \$285,000	\$420,000	\$475,000		
Sold Sale Type Arms length sale	Arms length sale	Arms length sale		
List Sale Type				
Days On Market 469	332	93		
Property Type Single Family Residence	Single Family Residence	Single Family Residence	Single Family Residence	
Loan Type Unavailable	Unavailable	Unavailable	Unavailable	
Sold Price/Sq.Ft. \$84	\$133	\$112		
List Price/Sq.Ft.				
ADJUSTMENTS Value (Subject)	Value	Adj	Value	Adj
Date of Sale 01/30/2017	10/24/2017	\$0	07/21/2017	\$0
Leasehold/Fee Fee Simple	Fee Simple	\$0	Fee Simple	\$0
Simple				
Lot Size 70567	14301	\$2,000	139828	(\$5,000)
Comparability	Inferior	\$0	Superior	\$0
Concessions		\$0		\$0
Assessments				
# Units 1	1	\$0	1	\$0
Design Cottage	2 Story Conventional	\$0	2 Story Conventional	\$0
Condition C3 - Average	C4 - Below Average	\$50,000	C2 - Very Good	(\$50,000)
Year Built 1956	1984	\$0	1995	\$0
GLA 4900	3380	\$50,000	3154	\$59,000
Above Grade	0	\$0	0	\$0
GLA				
View NONE	NONE	\$0	NONE	\$0
Location Adverse	Neutral	(\$15,000)	Neutral	(\$15,000)
Location Busy road, backs to commercial	Neighborhood.		Neighborhood.	
Comment				
Builder Quality N/A	N/A	\$0	N/A	\$0
Total Rooms				
Bedrooms 4	5	\$0	0	\$0
Baths 5.2	2.1	\$10,000	2.1	\$10,000
Bsmt Sq. Ft.		\$0		\$0
Bsmt % Finished		\$0		\$0
Parking Type Garage	Garage	\$0	Garage	\$0
# Parking Stalls 2	1	\$3,000	2	\$0
Amenities		\$0		\$0
Fireplaces Yes	Yes	\$0	Yes	\$0
Pool Yes	Yes	\$0	No	\$10,000
Water		\$0		\$0
Sewer		\$0		\$0
Net Adj. (total) 0	\$100,000		\$15,500	+ (\$81,000)
Gross Adj. 0	\$130,000		\$145,500	\$139,000
Adj. Sales Price \$0	\$385,000		\$435,500	\$394,000



SELECTED COMPARABLES MAP



Address	Type	Sale/List Price	Sale/List Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
1516 MAYS LANDING ROAD	RSFR	\$0		0		1956	0	0	4900	0	No	Public Records	
355 NORTH ST	Single Family Residence	\$285,000	01/30/2017	4.08	14301	1984	5	3	3380	0		MLS	
41 GOLF DR	Single Family Residence	\$420,000	10/24/2017	4.21	24394	1995	0	0	3154	0		Public Records	
116 HUNTINGTON DR	Single Family Residence	\$475,000	07/21/2017	2.74	139828	2002	0	0	4221	0		Public Records	



SUBJECT PROPERTY INFORMATION

Property Details

County	ATLANTIC	Property Type	RSFR	Beds	4	Baths	5.2
Sqft	4900	Land	70567	Year Built	1956	Carrier Route	R006
Assessed Value	\$328,700	Assessed Year		Sold Price	\$0	Sold Date	
List Price		List Date		Off Market Date			

Historical Information

Date	Price	Type	Data Source

Additional Information

Disaster Info	Subject impacted by disaster in the past	No	Other Info	Borrower	
	12 months				
			Owner of Public Records	SMITH,GEORGE & MARY ANN	
			Occupancy	Occupied	
			Parcel Number		
			HOA Fees		
			New Construction	No	
			Subject Zoning	Legal	
Current Listing Information	Listed in the last 12 months	No	Last Sold Information	Sold in the last 36 months	No

Previous Price Opinions

Client Name	Value Date	Product Type	Days Diff	Value	RMV Value	Pri. Value	Diff	Diff from Current BPO	Property Type	Property Features	Condition	QVM Value	Conf. Score	Risk Level
Nationstar Credit Risk Forward	Current	Exterior	-	\$390,000	-	-	-	-	Single Family Residence	GLA: 4900 Beds: 4 Baths: 7 Age: 1956	C3 - Average	\$351,312	79	0



INSPECTION

Inspection Subject Characteristics

Property Type	SFD	Bedrooms	0	Baths	0.0
Overall Condition Rating	C3 - Average	Subject Location	Rural		
Vendor Comments	Subject is a single family home located in a rural setting that is still close enough to shopping and schools. This property appears to be in average condition, needing some updating.				

Subject Checklist

Checklist Item	Comments
Gated Community?	No
For Sale Sign Visible?	No
Safety Concerns?	No
View	None
Appears Habitable?	Yes
Appears Occupied?	Yes
Conforms to Neighborhood?	Yes
Condition-compared to Neighborhood?	Inferior
Any Active Construction?	No
Property Type	SFD
Property Maintenance Required?	No
Parking Type	Attached Garage
Broken Windows/Doors (Outside)?	No
Siding Damage?	No
Driveway Damage?	No
Visible Structural Damage?	No
Roof Damage?	No
Evidence of Vandalism?	No
Water Damage?	No
Fire Damage?	No
Utilities Active?	Yes
Utility Issue?	Unable to determine
Garbage on the property?	No

Neighborhood Checklist

Checklist Item	Comments
Neighborhood Homes in Below Average Condition?	No
Vacant Homes in Neighborhood?	No
Adjacent Lot Conditions Adversely Affect Property?	No
Commercial/Nonresidential Properties in Neighborhood	No
Neighborhood Streets in Below Average Condition?	No
Noise obsolescence from highway, airport, railway, etc?	No
Detrimental or Hazardous Odors?	No
Overhead Power Lines Present?	No



REPAIRS AND OPINION OF VALUE

Are there any repairs needed?

No

Opinion of Value

	Current		0-90 Days	
As Is	Price Opinion	Suggested List Price	Price Opinion	Suggested List Price
As Is	\$390,000	\$410,000	\$370,000	\$390,000
As Repaired	Price Opinion	Suggested List Price	Price Opinion	Suggested List Price
	\$390,000	\$410,000	\$370,000	\$390,000

Other Indicators

Market Rent	\$2,400
Land Value	\$40,000
Final Comments	The Cost and income approaches were not developed. The final valuation is a weighted average of the comparables with most weight placed on sale #1 with least gross adjustments. Final value reconciliation affected by subject's adverse location adjacent to commercial development.



APPRAISER SIGNOFF

Prior Services Disclosure

Previous Services Provided: I have performed a service for the subject property in the past 3 years.
Prior desktop appraisal in May 2017.

Appraiser Information

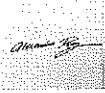
Appraiser Name Alexandra Fasy
License Number 42RA00438800
License State NJ

Appraiser Company Information

Name ALEXANDRA H. FASY

Appraiser Signature

Signature File



Signature Date 01/08/2018 08:23 PM (EST)



DISCLAIMERS

Scope of Work:

The scope of work for this appraisal is defined by the appraiser and based on the complexity of the restricted appraisal assignment and the reporting requirements of this restricted appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. I DID NOT INSPECT (Desktop Appraisal) the subject property, neighborhood, or the comparable sales in this report. I have disclosed and described the work performed by a third party in connection with the development of the appraisal; including the extent that the appraiser relied on the information, I researched, verified, and analyzed data from reliable public and or private sources, and reported my analysis, opinions, and conclusions in this appraisal report. I have determined that, based on the intended use of this report, the assignment results are credible, and that sufficient information about the subject's significant physical characteristics was readily available to develop a credible opinion of value. The subject is assumed to be in marketable condition, unless evidence to the contrary is readily available. It is assumed there are no adverse environmental conditions that the subject's current and / or projected use is its highest and best use unless other information is available to the contrary. It is acknowledged that the use of these extraordinary assumptions may affect the assignment results.

Intended Use: The intended use of this appraisal report is for the client to perform a risk analysis of the property that is the subject of this appraisal.

Intended User: The intended user of this appraisal report is the client. There shall be no other intended users.

Interest Being Appraised: Fee Simple Interest

Type and Definition of Market Value:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised, and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Appraisers Certification:

The Appraiser certifies and agrees that I have at a minimum:

1. Developed and reported this restricted appraisal in accordance with the scope of work requirements stated in this restricted appraisal report.
2. Performed this restricted appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this restricted appraisal report was prepared.
3. Have the knowledge and experience in appraising this type of property and the skills to develop and prepare this report in accordance with the scope of work requirements stated in this restricted appraisal report, and the requirements of the Uniform Standards of Professional Appraisal Practice in place at the time this restricted appraisal report was prepared.
4. Researched, verified, analyzed, and reported on any:
 - a) Current agreement for sale for the subject property,
 - b) Any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal,
 - c) Prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
5. Awareness of and have access to, the necessary and appropriate public and private data sources, such as aggregated multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located and have adequate data to develop a reliable sales comparison approach for this appraisal assignment.
6. Not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
7. No present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction.
8. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding that I would report (or present analysis supporting) a predetermined value, or a minimum value, or a range or direction in value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event.
9. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks.

Contingent and Limiting Conditions:

The appraiser used data that was obtained from sources deemed to be reliable. The appraiser is not responsible for any errors in information obtained from data reporting services.



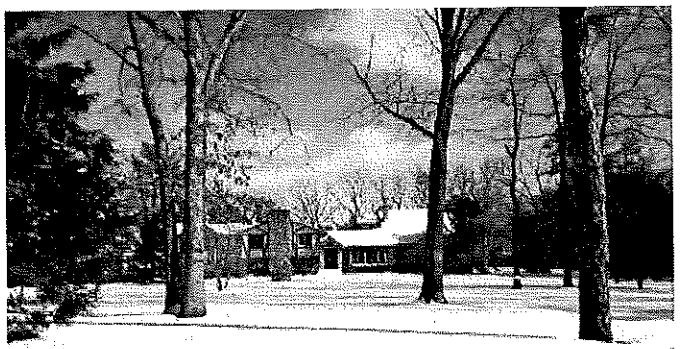
SUBJECT PROPERTY PHOTOS



Exterior - Street View 1



Exterior - Side 1



Exterior - Subject



Exterior - Address Verification



Exterior - Side 2



Exterior - Street View 2



INSPECTION PHOTOS